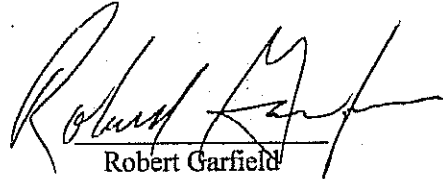


# Exhibit A

**VERIFICATION**

Robert Garfield, being duly sworn, declares under penalty of perjury this 7th day of July 2005, as follows:

I am the general partner of Lemon Bay Partners, LLP, the plaintiff in this derivative action brought for the benefit of MBNA Corp. I have read the foregoing Amended Shareholder's Class and Derivative Complaint and believe that the allegations are true. Lemon Bay Partners, LLP has continuously owned the shares of MBNA Corp. during the relevant period referenced in the Complaint, and still holds such shares..



Robert Garfield